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Why do Consumers Regret Using Paylater Services? The Influence of Impulsive Buying and Unplanned Buying

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Abstract

Adoption of PayLater or BNPL (Buy Now Pay Later) services in Indonesia has expanded sharply, reaching 79.92 million financing contracts, as recorded by the Otoritas Jasa Keuangan (OJK) in 2023. Paylater is a financial technology (FinTech) that lets consumers obtain goods or services immediately while deferring payment through installments. Based on the increasing use of PayLater services, consumers have been found to experience post-purchase regret after using PayLater services. The younger generation has a higher tendency to experience post-purchase regret after using PayLater services, especially individuals which shows a tendency towards impulsive buying and unplanned buying. This study examines how impulsive buying and unplanned buying on post-purchase regret among PayLater users. Using a quantitative design with purposive sampling, data were collected from 140 respondents through an online questionnaire with a 5-point Likert scale and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4. The findings show that both impulsive buying and unplanned buying exert a significant, positive influence on post-purchase regret among PayLater users. This finding provides an overview of paylater users that arise due to spontaneous and unplanned purchasing behavior facilitated by the convenience of paylater which then creates post-purchase regret.

Keywords:
Impulsive Buying; Paylater; Post-Purchase Regret; Unplanned Buying.

1. INTRODUCTION

Buy Now Pay Later (BNPL), commonly known in Indonesia as PayLater, has become a payment method with increasing user. There has been a growing trend in the use of Buy Now Pay Later (BNPL) or paylater services in Indonesia. Paylater is a financial technology (FinTech) that lets consumers obtain goods or services immediately while deferring payment through installments (Kumar et al., 2024). Innovative fintech-based Buy Now Pay Later (BNPL) services allow customers to apply for and receive approval for short-term loans at the point of sale via a paylater service (Abed & Alkadi, 2024). Paylater users are required to make a down payment, followed by three biweekly installments. Users will not be charged additional fees if they pay on time, but late payments will be subject to a fine from the PayLater service provider (Dehaan et al., 2024).

Otoritas Jasa Keuangan (OJK) reported that Paylater financing contracts climbed from 4.63 million in 2019 to 79.92 million in 2023 an average annual growth rate of 144.35%. By August 2024, total BNPL service loans from Indonesians reached IDR 26.37 trillion. This rapid growth is driven largely by paylater's ability to let consumers receive purchases right away while spreading the cost over several installments (Ashby et al., 2025). The availability of PayLater features can encourage consumers to exhibit more consumptive purchasing behavior. In addition, users who make late repayments are charged interest, leading to increased financial costs (Hegawan et al., 2023). From an information technology perspective, BNPL is a financial technology (FinTech) innovation that integrates applications with digital payment systems and automated credit to provide fast and seamless financing services (Kumar et al., 2024). However, this ease of access to credit can also push consumers toward purchases that exceed their financial means or genuine needs, which in turn fuels post-purchase regret (Nusir et al., 2026).

Post-purchase regret refers to the unease or uncertainty consumers feel after a purchase, often related to impulse buying which a decision is made on the spot with little regard for whether a product is truly needed or worth its price (Barman, 2024). Post-purchase regret can also be understood as the gap between what a consumer expected before buying and what they actually experienced afterward the larger this gap, the stronger the negative emotion and resulting regret (Marjerison et al., 2022). Post-purchase regret among paylater users is thought to be triggered by a primary factor, namely impulsive buying. Although PayLater users adopt various financial management skills to improve their financial well-being, the profile of BNPL users in general shows a worrying trend, namely frequent impulsive buying behavior and a tendency to overconsume (Dadra et al., 2024). In the era of globalization and digitalization, the industry is experiencing rapid growth, which has a significant impact on consumer behavior. An interesting impact is the emergence of impulse buying behavior, especially the tendency to buy products without thinking about them carefully (Laurinda et al., 2024).

Impulse buying refers to purchasing behavior that arises from a sudden, intense, and sustained desire to buy immediately, often leading to emotional conflict (Kumari et al., 2024). Impulsive buying triggered by BNPL features tend to lead to post-purchase regret because consumers feel the responsibility of repaying the paylater loan is at odds with the instant gratification they feel (Nusir et al., 2026). From a management perspective, BNPL influences consumer purchasing decisions, financial behavior, and risk management (Dadra et al., 2024). Apart from impulsive buying, there are other factors that trigger post-purchase regret, namely, unplanned buying, triggered by certain situations such as being shown a social media advertising, which appears without any prior intention to buy (Rasool & Sajjad, 2025). The difference between impulsive buying and unplanned buying is that impulsive buying is a quick purchasing decision and lack of self-control, while unplanned buying is the intention to buy without prior planning that arises after being exposed to product offers on social media (Morozova & Vlaev, 2024).

Generation Z grew up dependent on smartphones and advanced technology. Accustomed to these advancements, they readily adapt to online shopping apps and cashless payment methods (Aprillia & Rimenda, 2022). Lendingtree data (2024) shows that 43% of BNPL users in America regret their purchases, with the highest proportion found in Generation Z at 62%. Meanwhile, in Indonesia, based on databoks (2023), the majority of paylater users in Indonesia are millennials at 43.9% and Generation Z at 26.5%. Taken together, a research gap was found because the high level of paylater usage among the younger generation has the potential to increase post-purchase regret. This study examines how impulsive buying and unplanned buying on post-purchase regret among paylater users, especially the younger generation. The study is relevant to the fields of management and information technology because it examines how a financial technology innovation influences impulsive buying, unplanned buying, and post-purchase regret among paylater users. The findings contribute to management knowledge by providing insights into consumer behavior and financial decision-making, while advancing information technology research by offering evidence that can support the development of more responsible, user-centered fintech systems with features that encourage better spending control and financial awareness.

2. RESEARCH METHOD

This study examines how impulsive buying and unplanned buying on post-purchase regret among young users of paylater services. This study uses the SEM-PLS approach using Smart PLS software version 4.0 using primary data collected online through a Google Form link. Respondents in this study have the specified criteria, namely individuals who have used paylater services and are aged 19 to 34 years old, which are included in the younger generation. This study involved paylater service users aged 19 to 34 years old, the researcher used the Hair to determine the required sample size. According to (Hair et al., 2019) who recommend multiplying the number of indicator items by 5 to 10. Furthermore, the research data comes from the results of an online questionnaire using a 1–5 Likert scale to capture attitudes, statements or questions by asking respondents to agree with the statements or questions asked. (Simamora, 2022). The demographic information questions included age, gender, place of residence, paylater platform used, frequency of paylater use, and monthly income. The core questions of the questionnaire are presented in Table 1, which consists of 16 questions.

Table 1. Respondent Core Questions

Variable	Item	Questions	Source
Impulsive Buying (IB)	IB1	I feel a strong urge to immediately purchase the product using paylater	(Juita et al., 2024)
	IB2	I find it hard to resist buying something that catches my eye	(Mandolfo & Lamberti, 2021)
	IB3	I tend to buy things in a rush without thinking first	(Qureshi et al., 2025)
	IB4	I find it easy to buy products spontaneously using the paylater feature	(Li et al., 2021)
	IB5	I immediately bought the product without thinking twice when I saw it for the first time	(Zhang et al., 2022)

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Unplanned Buying (UB)	UB1	I once purchased a product that was not on my shopping list before	
	UB2	I was tempted to buy a product I hadn't actually planned because of the availability of the paylater feature	
	UB3	I immediately approved the paylater transaction without checking the details of the fees or bills	(Rasool & Sajjad, 2025)
	UB4	I usually buy products with paylater without considering my financial condition	(Abdallrahman & Darwish, 2024)
	UB5	I once purchased a product using the paylater service without really thinking about whether the purchase was correct or not	
Post-Purchase Regret (PPR)	PPR1	I regret using the paylater feature to buy something that I didn't necessarily need	
	PPR2	I feel burdened with paylater bills after buying products on impulse	(Nusir et al., 2026)
	PPR3	I felt regret after realizing that I had made a bill for something that was not really needed	(Abdallrahman & Darwish, 2024)
	PPR4	I realized after making the purchase that I should have considered better options	(Li et al., 2021)
	PPR5	I feel disappointed in myself because I can't control the urge to buy something	
	PPR6	I blame myself after buying something that turns out not to meet my expectations or needs	

Impulsive buying refers to behavior that arises from a sudden, intense, and sustained desire to make an immediate purchase (Kumari et al., 2024). In Cognitive dissonance theory (CDT) (Festinger, 1957), impulsive buying plays an important role in the formation of post-purchase regret. According to (Dawson et al., 2025) Cognitive dissonance theory (CDT) holds that attitudes, beliefs, and desires shape actions, while actions can likewise reshape a person's attitudes, beliefs, and desires. A key concept in cognitive dissonance theory (CDT) is the bidirectional relationship between attitudes and behavior (Melo et al., 2025). Cognitive refers to cognitive elements consisting of attitudes, perceptions, knowledge, and beliefs. Meanwhile, dissonance refers to conflict or inconsistency (Suatan & Irwansyah, 2021). Post-purchase regret is triggered by impulsive buying because it develops feelings of guilt and unwanted purchasing activity (Lubis et al., 2022). Cognitive dissonance consists of three components. First, logical inconsistencies can create dissonance. Second, dissonance can arise when a person experiences inconsistencies between their attitudes and behavior, or between two behaviors. Third, dissonance can occur when deeply held expectations are not challenged (Bcom et al., 2022). Two of the three main components of cognitive dissonance theory are logical inconsistency and inconsistency between an attitude and a behavior. This inconsistency between logic and action is what drives impulsive behavior. Inconsistency between an attitude and a behavior leads to impulsive purchases first, only to realize later that their actions contradict their initial attitudes or intentions. Reseacrh by (Lin et al., 2023) similarly find that cognitive dissonance follows from impulsive buying when customers purchase without adequate deliberation. Research aligned by (Nusir et al., 2026) it explains that when consumers act in a way that is inconsistent with their principles, they make impulsive purchases on paylater services due to dissonance. In the context of using paylater, even though users are aware of the risks, they are still tempted to use it. This situation creates cognitive dissonance, a psychological discomfort caused by conflicting beliefs and behaviors (Adianti & Purnomo, 2025). According to this theory, individuals experience psychological discomfort when their actions are inconsistent with their values, creating a state of cognitive dissonance. The tendency to engage in impulsive buying will be more easily driven to make spontaneous purchases through paylater services without careful consideration, resulting in post-purchase regret after the transaction occurs. Based on (Marjerison et al., 2022) also found evidence that post-purchase regret is is shaped by impulsive buying, so the researchers developed the following hypothesis.
H1: Impulsive buying is influencing post-purchase regret among paylater users.

Unplanned buying can stem from several factors, including a person's overall life satisfaction, self-esteem, and emotional state at the time of purchase (Bilal Ali et al., 2025). In Regret theory (Graham Loomes and Robert Sugden, 1982), similarly assigns unplanned buying is shaping post-purchase regret, with negative emotions such as disappointment and dissatisfaction linking emotional state to regret (Abdallrahman & Darwish, 2024). Research by (Sarwar et al., 2022) feelings of regret can put individuals in a negative state because it not only hurts them but also causes them to blame themselves for the bad decisions they made. According to (Barta et al., 2023) Regret theory posits two ways in which individuals can regret a lack of deliberation. First, individuals can experience regret if they feel they failed to implement the decision-making

process as intended, resulting in an inconsistency between intentions and behavior. Second, individuals can experience regret if they believe, after the fact, that they lacked the quality or quantity of information necessary to make the right choice. Post-purchase regret is triggered by unplanned purchases because consumers make the wrong purchase without considering price or quality (Dankwah et al., 2024). Research by (Ittaqullah, 2026) reports that 69.2% of informants admitted to buying paylater items without any prior planning, and 53.8% said they regretted having used paylater, evidence of the psychological toll behind post-purchase regret. Research aligned by (Son & Yoon, 2024) There are indications that unplanned buying behavior tends to be more likely to lead to post-purchase regret than individuals who plan their decision-making process in advance. Therefore, the researchers developed the following hypothesis.
H2: Unplanned buying is influencing post-purchase regret among paylater users.

3. RESULTS AND DISCUSSION

3.1. Results

3.1.1. Result of the Validity and Reliability Test

Data were collected were gathered via a Google Form questionnaire using 5-point Likert scale. This study generally involved paylater users in Indonesia, with ages ranging from 19 to 34 years old. In total, 140 respondents took part, most of them female (67.1%) and (32.9%) reported a monthly income between Rp1,000,001 and Rp3,000,000. Respondents were predominantly aged 22 years (15%), followed by those aged 20 years (14.3%). Respondents' occupations were dominated by students (35%). Most respondents resided in DKI Jakarta. All respondents in this study had used paylater services at least once a month. Based on the respondents' responses, all respondents met the research criteria, so the data obtained could be used for this study. Analysis relied on Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. (Ghozali & Kusumadewi, 2023) a measurement outer model was first estimated to confirm the validity and reliability of the indicators. According to (Hair et al., 2017) an outer loading above 0.70 signals that an indicator strongly represents its intended construct. The results of the validity and reliability tests are presented in Table 2.

Table 2. Result of the Validity and Reliability Test

Variables	Item	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Impulsive Buying	IB1	0.808	0.862	0.901	0.645
	IB2	0.778			
	IB3	0.832			
	IB4	0.744			
	IB5	0.849			
	UB1	0.744	0.851	0.893	0.626
Unplanned Buying	UB2	0.795			
	UB3	0.803			
	UB4	0.815			
	UB5	0.798			
	PPR1	0.792	0.863	0.898	0.594
Post-Purchase Regret	PPR2	0.765			
	PPR3	0.765			
	PPR4	0.759			
	PPR5	0.771			
	PPR6	0.774			

Source: Data Analysis Results (2026)

A construct is considered reliable when both Cronbach's Alpha and Composite Reliability exceed 0.7 and AVE (Average Variance Extracted) exceeds 0.50, meaning the construct accounts for more than half of its indicators' combined variance (Hair et al., 2017). As Table 2 shows, every variables in this study have Cronbach's alpha and composite reliability above 0.70, and Average Variance Extracted (AVE) above 0.50. Confirming that the indicators represent their intended constructs well. Impulsive buying, unplanned buying, and post-purchase regret therefore all met the reliability criteria, allowing the analysis to proceed to the next stage.

The next stage, according to the recommendations (Ghozali & Kusumadewi, 2023) an R-Square test was run to gauge the strength of the relationship between the latent variables. Specifically, how much variance in the dependent variable the independent variables account for. According to (Hair et al., 2017) classify an R-Square of 0.75 as strong, 0.50 as moderate, and 0.25 as weak, with higher values reflecting greater predictive strength. The Post-Purchase Regret variable has an R-Square value of 0.697 and an Adjusted R-Square of 0.693. The R-Square value of 0.697 is between 0.50 and 0.75, so the strength of this model is categorized as moderate. Indicating that impulsive buying and unplanned buying variables with a moderate model. With the measurement checks complete, the proposed hypotheses were then tested. According to (Hair et al., 2017) consider a hypothesis accepted when its T-statistic exceeds 1.96 and its P-value falls below 0.05 as Table 3 shows. Based on this, all hypotheses and path constructs are accepted.

3.1.2. Hypothesis Testing

Table 3. Hypothesis Testing

Hypothesis	Influence	Original Sample	T-Statistic	P-Values	Resolution
H1	Impulsive Buying -> Post-Purchase Regret	0.316	3.617	0.000	Accepted
H2	Unplanned Buying -> Post-Purchase Regret	0.557	6.628	0.000	Accepted

Source: Data Analysis Results (2026)

The results in Table 3 show that impulsive buying affecting post-purchase regret with a T-statistic value of 3.617, exceeding 1.96 and P values of 0.000 below 0.05 these results indicate that positive significantly affects post-purchase regret. Furthermore, unplanned buying significantly affects post-purchase regret with the highest T-statistic at 6.628, exceeding 1.96 and P values of 0.000 below 0.05. These results explain that unplanned buying also positive significantly affects post-purchase regret. The research framework is presented in Figure 1.

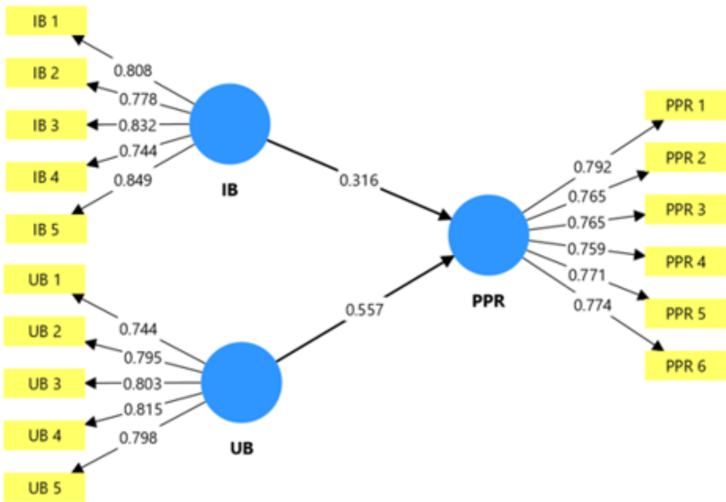

Figure 1. Research Model Framework

3.2. Discussion

3.2.1. Discussion of the Influence of Impulsive Buying on Post-Purchase Regret

Impulsive buying exerts a significant and positive affects on post-purchase regret in paylater users. Based on the responses of IB5 questionnaire question which states “I immediately bought the product without thinking twice when I saw it for the first time” reflects Cognitive Dissonance Theory (Festinger, 1957) an inconsistency between a person's logic that forms an impulsive behavioral action and making a spontaneous purchase first, the individual then realizes that their action contradicts their initial attitude or intention. The more an individual has a sudden, intense, and continuous desire to make an immediate purchase using PayLater services, the greater the feeling of post-purchase regret. This study supports research by (Nusir et al., 2026) which states that people tend to feel regret when the responsibility of repaying their paylater loan conflicts with the instant gratification the purchase delivered. Someone who is able to control themselves will avoid regret. Based on the responses of IB4 questionnaire question, which stated, “I find it easy to buy products spontaneously using the paylater feature” from the field of management, these findings demonstrate the importance of understanding consumer purchasing behavior in paylater services. While these technological innovations increase transaction efficiency and ease of credit, they can also increase impulsive buying behavior, leading to regret.

Research aligned by (Marjerison et al., 2022) which has shown that purchases made without careful consideration often lead consumers to question their actual needs after the transaction is complete. It is this discrepancy that is reflected in the inconsistency between attitudes and behavior. Study by (Haque et al., 2026) has highlighted that consumer discomfort after making a purchase is caused by feelings of regret and cognitive dissonance that arise from impulsive buying. Cognitive Dissonance Theory is used to explain the relationship between impulsive buying and the consequences felt by consumers as explained by (Beikverdi et al., 2024) impulsive buying often leads to regret through a failure of self-control. Easy access to pay-later credit weakens self-control, encouraging impulsive purchases without considering the consequences of interest and mounting bills, which then lead to regret. Therefore, the more impulsive a person makes a purchase, the greater the regret.

3.2.2. Discussion of the Influence of Unplanned Buying on Post-Purchase Regret

Unplanned buying exerts a significant and positive affects on post-purchase regret. Based on the responses of UB4 questionnaire question, which stated, "I usually buy products with paylater without first considering my financial situation," this is in line with regret theory (Graham Loomes & Robert Sugden 1982), namely regret arising from inconsistencies between intentions and behavior and a lack of information. Unplanned buying decisions are characterized by a lack of information and inadequate evaluation of options (Li et al., 2021). The more an individual makes unplanned buying using paylater services, the more they will feel regret after purchasing. Based on the responses of UB2 questionnaire question, which stated, “I was tempted to buy a product I hadn’t actually planned because of the availability of the paylater feature” from the field of information technology, he results indicate that digital platform features such as social media advertising and displayed product recommendations can encourage unplanned purchases that lead to regret.

This study supports research by (Ayu et al., 2025) Participants who used paylater services regretted using it because they failed to calculate the total bill and interest. Individuals who do not consider their financial situation before using pay-later services are more likely to feel regret than those who have made careful plans. Research aligned by (Son & Yoon, 2024) have stated that unplanned buying behavior tends to be more at risk of causing regret after purchase compared to individuals who plan in advance in the decision-making process. Study by (Ittaqullah, 2026) more than half of respondents purchased items without planning when using paylater and admitted to regretting their use. Lack of information and thorough evaluation when purchasing products without planning using paylater services can lead to consumer losses that lead to regret. Therefore, purchases made without careful planning can trigger post-purchase regret.

4. CONCLUSION

Post-purchase regret among paylater users arises from purchasing decisions made irrationally and without careful consideration. The ease of access offered by paylater services encourages consumers to make transactions more easily, but at the same time increases feelings of regret after a purchase. This study's findings indicate that post-purchase regret among the younger generation is influenced by a tendency to satisfy immediate desires and a lack of planning in purchasing decisions. This condition causes consumers to not fully consider their needs and financial capabilities before making a transaction, resulting in feelings of dissatisfaction and regret after the purchase. Therefore, the use of paylater services needs to be balanced with self-control and sound financial planning to reduce the probability of experiencing post-purchase regret. Therefore, understanding consumer behavior in using paylater is crucial to minimize potential negative consequences such as post-purchase regret. This study is important because it provides a deeper understanding of the behavioral factors that influence post-purchase regret among paylater users, particularly the younger generation. The findings contribute to the advancement of knowledge in the fields of management and information technology by demonstrating how digital financial technologies, such as Buy Now Pay Later (BNPL), interact with consumer decision-making and financial behavior.

The researchers recommend that paylater users, especially the younger generation, be wiser in making purchasing decisions by prioritizing needs over wants immediately before making a transaction. Furthermore, to avoid regret, paylater users should stay mindful of the financial consequences of every purchase each transaction, including the obligation to pay installments and interest. FinTech companies providing paylater services are advised to design information systems to develop spending control features, for example spending alerts. Regular budgeting is also crucial to maintain control over spending and ensure paylater usage does not exceed financial capacity. paylater users need to improve self-control and implement sound financial planning so that paylater can be used more responsibly and the risk of post-purchase regret can be minimized.

This study has several limitations, the number of respondents used is limited, namely 140 people and is dominated by women aged 22 and 20 years. To address these limitations, future research should involve a larger and more diverse number of respondents to improve the generalizability of the findings. The majority of respondents are students and domiciled in DKI Jakarta, so the results of the study cannot fully describe the entire young generation who use paylater services. This research is important because the rapid growth of BNPL (Buy Now Pay Later) services has transformed consumer purchasing behavior through digital financial technology. While paylater provides convenience and flexibility in payment, it also increases the risk of impulsive and unplanned buying decisions that may lead to post-purchase regret.

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